

NAPCS Product List for NAICS 52: Finance and Insurance

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1					Financial products	Providing services that intermediate between borrowers and lenders or investors, or that complement these services.	52
52	1.1					Financing services	Providing services that result in the provision of money and granting of credit to businesses, consumers, and governments.	522110 522120 522130 522190 522210 522220 522291 522292 522293 522298
52	1.1.1					Loan services	Providing direct lending of funds under legal contract, either unsecured or secured by the assets being financed or by other assets, but without the exchange or the use of securities as collateral. Includes: • interest and origination and other fees received from sales of loans.	522110 522120 522130 522190 522220 522291 522292 522293 522298
52	1.1.1.1	X				Loans to financial businesses	Making loans to financial businesses. Includes interest received, origination and other fees received, and revenue from sales of loans. Includes: • interest received and origination and other fees received from sales of loans. • loans made to banks, trust companies, investment dealers and brokerages, and insurance companies, etc. Excludes: • providing financing using purchase-repurchase agreements is in product 1.3.2, Repurchase agreements.	521110 522110 522190
52	1.1.1.1.1			X	X	Loans to depository financial institutions	Making loans to depository financial institutions, such as banks. Excludes: • providing financing using purchase-repurchase agreements is in product 1.3.2, Repurchase agreements.	521110 522110 522190

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52	1.1.1.1.2			X	X	Broker's call loans	Making loans to security and commodity contract brokerages, used to finance underwriting costs and margin lending, usually short-term and secured by securities. Excludes: • providing financing using purchase-repurchase agreements is in product 1.3.2, Repurchase agreements.	522110
52	1.1.1.1.9			X	X	Loans to financial businesses, nec.	Making loans to financial businesses, not elsewhere classified. Excludes: • making loans to depository financial institutions is in product 1.1.1.1.1, Loans to depository financial institutions. • making call-loans to security and commodity contract brokerages is in product 1.1.1.1.2, Broker's call loans. • providing financing using purchase-repurchase agreements is in product 1.3.2, Repurchase agreements.	522110 522190
52	1.1.1.2					Loans to non-financial businesses	Making loans to non-financial businesses. Includes: • interest received, origination and other fees received, and revenue from sales of loans. • making loans to government-owned enterprises.	522110 522120 522130 522190 522293 522298
52	1.1.1.2.1	X				Secured loans to non-financial businesses	Making loans that are secured by collateral, to non-financial businesses. Includes: • government-guaranteed loans to non-financial businesses. • loans secured by negotiable warehouse receipts.	522110 522120 522130 522190 522293 522298
52	1.1.1.2.1.1		X		X	Commercial and industrial mortgages	Making business mortgage loans secured by commercial and industrial real estate. Includes: • making mortgages loans on residential properties, such as apartment buildings, for business purposes.	522110 522120 522130 522190 522293 522298
52	1.1.1.2.1.2		X		X	Construction mortgages	Making business mortgage loans secured by the property being developed, to finance construction costs during the period of construction. Includes: • making loans to purchase land to be developed for eventual residential use.	522110 522120 522130 522190 522293 522298

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52	1.1.1.2.1.3		X		X	Asset-based lending	<p>Making business loans secured by specific assets, other than real property, of the borrower.</p> <p>Includes:</p> <ul style="list-style-type: none"> loans secured by accounts receivables, inventory loans, and loans secured by negotiable warehouse receipts. <p>Excludes:</p> <ul style="list-style-type: none"> financing of equipment through leasing is in products under 1.1.2.3, Leasing products. 	522110 522120 522130 522190 522293 522298
52	1.1.1.2.1.3.1		X		X	Loans secured by accounts receivable	<p>Making business loans secured by the accounts receivable of the borrower.</p> <p>Excludes:</p> <ul style="list-style-type: none"> providing financing to a business through purchase of its accounts receivables at a discount is in product 1.1.2.2, Factoring. 	522110 522120 522130 522190 522293 522298
52	1.1.1.2.1.3.2		X		X	Inventory loans	<p>Making business loans to finance the purchase of inventory, secured by the inventory.</p> <p>Includes:</p> <ul style="list-style-type: none"> making loans secured by negotiable warehouse receipts. making loans to vehicle dealerships for the purchase of display vehicles; also known as floor planning or wholesale financing. 	522110 522120 522130 522190 522293 522298
52	1.1.1.2.1.3.9		X		X	Other asset-based lending	<p>Making business loans secured by specific assets, other than real property, accounts receivables, or inventory, of the borrower.</p> <p>Excludes:</p> <ul style="list-style-type: none"> financing of equipment through leasing is in products under 1.1.2.3, Leasing products. making loans secured by negotiable warehouse receipts is in product 1.1.1.2.1.3.2, Inventory loans. 	522110 522120 522130 522190 522293 522298
52	1.1.1.2.1.4		X		X	Commercial and industrial loans, government-guaranteed	Making loans guaranteed by government agencies, to commercial and industrial businesses.	522110 522120 522130 522190 522293 522298
52	1.1.1.2.1.5				X	Agricultural loans	Making loans to agricultural businesses.	522110 522120 522130 522190 522293 522298

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52	1.1.1.2.1.9		X		X	Other secured loans to non-financial businesses	Making secured loans to non-financial businesses, except commercial and industrial mortgages, construction mortgages, asset-based lending, or government-guaranteed commercial and industrial loans.	522110 522120 522130 522190 522293 522298
52	1.1.1.2.2	X				Unsecured loans to non-financial businesses	<p>Making loans that are not secured by collateral, to non-financial businesses.</p> <p>Includes:</p> <ul style="list-style-type: none"> • providing financing through unsecured lines of credit. <p>Excludes:</p> <ul style="list-style-type: none"> • granting credit to business through credit cards is in product 1.1.2.1.1.1, Credit card cardholder products, business. 	522110 522120 522130 522190 522293 522298
52	1.1.1.2.2.1		X		X	Working capital loans	Making unsecured loan to finance a business' current assets, such as accounts receivables.	522110 522120 522130 522190 522293 522298
52	1.1.1.2.2.2		X		X	Insurance premium financing, business	Making unsecured business loans to pay insurance premiums.	522110 522120 522130 522190 522293 522298
52	1.1.1.2.2.3		X		X	Loan participations	Making business loans shared through correspondent banking networks, in order to diversify risk.	522110 522190 522298
52	1.1.1.2.2.4		X		X	Syndicated loans	Making business loans shared through a syndicate of lenders, organized through a lead lender.	522110 522190 522298

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52	1.1.1.2.2.5		X		X	Lines of credit to non-financial businesses	Agreeing to lend money to a borrower, subject to specified conditions, such as maximum amount and interest rate. Excludes: • granting credit to business through credit cards is in product 1.1.2.1.1.1.1, Credit card cardholder products, business.	522110 522120 522130 522190 522293 522298
52	1.1.1.2.2.5.1				X	Advised (uncommitted) lines of credit	Granting a business line of credit that is not guaranteed by the lender.	522110 522120 522130 522190 522293 522298
52	1.1.1.2.2.5.2				X	Revolving (committed) lines of credit	Granting a business line of credit that is guaranteed by the lender.	522110 522120 522130 522190 522293 522298
52	1.1.1.2.2.6		X		X	Banker's acceptances	Providing a letter of credit to a borrower, wherein a bank agrees, on behalf of the borrower, to guarantee payment on a specified date to a third party, pursuant to receiving a draft or bill of exchange from the third-party. Banker's acceptances are traditionally used to facilitate transactions between entities involved in importing and exporting of goods. Excludes: • trading bankers' acceptances in secondary markets is in product 1.2.1.1.4, Brokering and dealing services for bankers' acceptances.	522110 522120 522130 522190 522293 522298
52	1.1.1.2.2.9		X		X	Other unsecured loans to non-financial businesses, nec.	Making unsecured loans to non-financial businesses, not elsewhere classified.	522110 522120 522130 522190 522293 522298

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52	1.1.1.3	X				Loans to governments	<p>Making loans to governments and their agencies.</p> <p>Includes:</p> <ul style="list-style-type: none"> • interest received, origination and other fees received, and revenue from sales of loans. • making loans to foreign governments. <p>Excludes:</p> <ul style="list-style-type: none"> • making loans to government-owned enterprises is in products under 1.1.1.2, Loans, to non-financial businesses. 	522110 522298
52	1.1.1.4					Loans to consumers	Making loans to consumers.	522110 522120 522130 522190 522220 522291 522292 522298
52	1.1.1.4.1					Secured or guaranteed loans to consumers	<p>Making loans to consumers, that are secured by collateral.</p> <p>Includes:</p> <ul style="list-style-type: none"> • interest received, origination and other fees received, and revenue from sales of loans. • making government-guaranteed loans to consumers, such as government-guaranteed student loans. 	522110 522120 522130 522190 522220 522291 522292 522298
52	1.1.1.4.1.1	X				Residential mortgage loans	<p>Making consumer mortgage loans provided to owner-occupiers, secured by residential real property.</p> <p>Includes:</p> <ul style="list-style-type: none"> • making adjustable rate mortgages, variable rate mortgages, and rollover mortgages, etc. 	522110 522120 522130 522292 522298
52	1.1.1.4.1.1.1		X		X	Residential mortgage loans, first	<p>Making consumer mortgage loans provided to owner-occupiers, secured by a primary lien on residential real property.</p> <p>Includes:</p> <ul style="list-style-type: none"> • making adjustable rate mortgages, variable rate mortgages, and rollover mortgages, etc. 	522110 522120 522130 522292 522298
52	1.1.1.4.1.1.2		X		X	Residential mortgage loans, second and junior	Making consumer mortgage loans to owner-occupiers, secured by a secondary or junior lien on residential real property.	522110 522120 522130 522292 522298

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52	1.1.1.4.1.2	X				Other secured or guaranteed loans to consumers	Making other consumer loans that are either secured by a lien on real property (the asset purchased or other pledged valuable assets) or are guaranteed by a guarantor.	522110 522120 522130 522190 522292 522298 524
52	1.1.1.4.1.2.1		X		X	Home equity loans	Making consumer loans secured by the equity of a borrower's residence over the value of any outstanding mortgages. Includes: • home equity loans set up as lines of credit.	522110 522120 522130 522190 522292 522298
52	1.1.1.4.1.2.2		X		X	Secured home improvement loans	Making consumer loans secured by collateral, for financing improvements to the borrower's residence.	522110 522120 522130 522190 522292 522298
52	1.1.1.4.1.2.3		X		X	Vehicle loans, consumer	Making consumer loans to purchase automobiles and other vehicles or equipment that serve as collateral for the loan. Includes: making loans to purchase recreational vehicles and motorcycles. Excludes: • making loans to purchase boats is in product 1.1.1.4.1.2.5, Boat loans, consumer. • making loans to purchase aircraft, including gliders, balloons, etc. is in product 1.1.1.4.1.2.9, Other secured or guaranteed loans to consumers, nec..	522110 522120 522130 522190 522292 522298
52	1.1.1.4.1.2.4				X	Manufactured home loans, consumer	Making consumer loans to finance the purchase of a manufactured home, usually secured by the manufactured home itself. Excludes: • making mortgage loans for the purpose of financing purchases of modular housing is in product 1.1.1.4.1.1, Residential mortgage loans.	522110 522120 522130 522190 522292 522298

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52	1.1.1.4.1.2.5				X	Boat loans, consumer	Making consumer loans to finance the purchase of all types of boats and other water craft, usually secured by the boat itself.	522110 522120 522130 522190 522292 522298
52	1.1.1.4.1.2.6				X	Passbook loans	Making consumer loans that are secured by a borrower's deposits with the lender.	522110 522120 522130 522190
52	1.1.1.4.1.2.7				X	Insurance policy loans, consumer	Making consumer loans (by an insurer) to an insurance policy holder, secured by the cash value of the policy.	524 522298
52	1.1.1.4.1.2.8				X	Student loans, government-guaranteed	Making consumer loans to finance the costs of education for eligible students, secured by a government guarantee.	522110 522120 522130 522190
52	1.1.1.4.1.2.9		X		X	Other secured or guaranteed loans to consumers, nec.	Making secured or guaranteed consumer loans, not elsewhere classified.	522110 522120 522130 522190 522293 522298
52	1.1.1.4.2	X				Unsecured loans to consumers	Making consumer loans that are not secured by collateral. Includes: • providing unsecured lines of credit. • granting consumer credit through credit cards is in product 1.1.2.1.1.1.2, Credit card cardholder products, consumer.	522110 522120 522130 522190 522293 522298
52	1.1.1.4.2.1		X		X	Unsecured personal loans	Making unsecured consumer loans for non-business uses. Includes: • making unsecured home improvement loans.	522110 522120 522130 522190 522293 522298
52	1.1.1.4.2.2		X		X	Overdraft protection	Providing protection whereby checks drawn on insufficient funds are not returned to the presenter, but are paid from funds previously established under a line of credit, or transferred from another account.	522110 522120 522130

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52	1.1.1.4.2.9		X		X	Unsecured loans to consumers, nec.	<p>Making unsecured consumer loans, not elsewhere classified.</p> <p>Includes:</p> <ul style="list-style-type: none"> • providing unsecured lines of credit, except overdraft protection. • providing insurance premium financing of personal insurance policies. <p>Excludes:</p> <ul style="list-style-type: none"> • granting consumer credit through credit cards is in product 1.1.2.1.1.1.2, Credit card cardholder products, consumer. 	522110 522120 522130 522190 522293 522298
52	1.1.2					Credit financing services, except loans	Providing credit financing except loans.	522110 522120 522130 522190 522210
52	1.1.2.1	X				Credit card services	<p>Providing lines of credit to credit card holders and discounted sales financing to merchants who accept credit cards as a means of payment.</p> <p>Includes:</p> <ul style="list-style-type: none"> • services by credit card associations to their members. 	522110 522120 522130 522210
52	1.1.2.1.1					Credit card services for cardholders and merchants	Providing a revolving line of credit to holders of credit cards, and credit and transaction-processing services to merchants that accept credit cards.	522210
52	1.1.2.1.1.1		X		X	Credit card services for cardholders	Providing a revolving line of credit to holders of credit cards, allowing them to purchase goods and services from merchants who accept their card. Credit granted through credit cards may be unsecured, or secured by a deposit held by the card issuer.	522210
52	1.1.2.1.1.1.1		X		X	Credit card services for cardholders, business	Providing a revolving line of credit to business holders of credit cards, allowing them to purchase goods and services from merchants who accept their card. Credit granted through credit cards may be unsecured, or secured by a deposit held by the card issuer.	522210
52	1.1.2.1.1.1.2		X		X	Credit card services for cardholders, consumer	Providing a revolving line of credit to consumer holders of credit cards, allowing them to purchase goods and services from merchants who accept their card. Credit granted through credit cards may be unsecured, or secured by a deposit held by the card issuer.	522210
52	1.1.2.1.1.1.3		X		X	Credit card services for cardholders, government	Providing a revolving line of credit to government holders of credit cards, allowing them to purchase goods and services from merchants who accept their card. Credit granted through credit cards may be unsecured, or secured by a deposit held by the card issuer.	522210

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52	1.1.2.1.1.2		X		X	Credit card services for merchants	<p>Providing credit card transaction processing services (by banks or third party) to merchant account holders.</p> <p>Includes:</p> <ul style="list-style-type: none"> • discounts from the selling price, per-transaction fees, settlement of funds through bank associations (e.g., MasterCard or Visa), depositing of funds to the merchant's accounts, statement fees, chargeback fees, verbal authorization fees, etc. • equipment and software set-up, rental and sales fees and revenues. 	522210
52	1.1.2.1.2		X		X	Credit card association products	<p>Services provided by credit card associations (e.g. Visa, MasterCard, American Express, and Discover) to issuing banks, either separately on an individual fee basis or as a bundle for a single fee.</p> <p>Includes:</p> <ul style="list-style-type: none"> • co-branding for credit or credit/debit cards; • smart card credit/debit cards to replace former magnetic stripe cards; • automatic bill payer services; • E-pay services for high volume merchants; • point of sale check service; • verification/authorization service; • promotional programs for card use such as points that can be used like frequent flyer miles; • travel insurance and card purchased product insurance; and • cash back services for frequent card usage, etc. 	522320
52	1.1.2.2	X				Factoring services	<p>Providing financing to a business through the purchase of its accounts receivable, by a third party known as a factor. Normally, the factor assumes the full risk of collection, including credit losses.</p> <p>Includes:</p> <ul style="list-style-type: none"> • factoring with recourse. • purchasing at a discount food stamps that merchants have received from customers. <p>Excludes:</p> <ul style="list-style-type: none"> • making business loans secured by trade receivables is in product 1.1.1.2.1.3.1, Loans secured by accounts receivable. 	522298
52	1.1.2.2.1			X		Factoring, with recourse	Factoring, with the factor having recourse against the originator of the accounts receivable if the debt is uncollectible.	522298

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52	1.1.2.2.2			X		Factoring, without recourse	Factoring, with the factor not having recourse against the originator of the accounts receivable if the debt is uncollectible.	522298
52	1.1.2.3	X				Leasing services	Providing financing through lease contracts, which give the lessee the right of possession and use of an asset for a specified period. Includes: • both operating and financial lease contracts.	522110 522220 532112 532120 532411 532412 532420 532490
52	1.1.2.3.1			X	X	Operating leases	Providing leases with a term shorter than the economic life of the leased asset.	522110 522220 532112 532120 532411 532412 532420 532490
52	1.1.2.3.2			X	X	Finance leases	Providing leases with a term equal to the economic life of the leased asset. Also known as financial or capital leases.	522110 522220 532112 532120 532411 532412 532420 532490
52	1.1.2.4	X				Installment credit services	Providing credit by means of conditional sales contracts and mutual assistance clubs.	522220 522291
52	1.1.2.4.1			X		Self-financing	Providing credit by means of mutual assistance clubs.	NA
52	1.1.2.4.2		X		X	Sales financing	Providing credit by means of conditional sales contracts.	522220
52	1.1.2.4.2.1		X		X	Sales financing, business	Providing sales financing of purchases by businesses.	522220
52	1.1.2.4.2.2		X		X	Sales financing, consumer	Providing sales financing of purchases by consumers.	522220
52	1.1.2.9	X				Other credit financing services	Providing credit by means other than loans, credit cards, factoring, leasing, or installment credit products.	522310

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52	1.1.2.9.1		X		X	Loan brokering services	<p>Acting as an intermediary to bring together lenders and borrowers. Brokers evaluate the business situations of those with capital needs and match them with lenders.</p> <p>Includes:</p> <ul style="list-style-type: none"> • commissions and origination fees for the service, and any incidental interest earned until a loan is placed with investors. • providing advice to the borrower and coordinating the loan approval, commitment, and closing process. <p>Excludes:</p> <ul style="list-style-type: none"> • collecting payments from borrowers. 	522310
52	1.1.2.9.1.1		X		X	Mortgage brokering services	Acting as an intermediary to bring together lenders and borrowers seeking mortgages.	522310
52	1.1.2.9.1.9		X		X	Other loan brokering services	Acting as an intermediary to bring together lenders and borrowers seeking loans other than mortgages.	522310
52	1.1.2.9.2		X		X	Deposit brokering services	Acting as an intermediary between depositors and deposit institutions, aggregating small deposits into larger ones in order to earn higher rates of interest, in return for fees paid by either or both parties.	522310
52	1.1.2.9.9		X		X	Other credit financing services, nec.	Providing credit by means other than loans, credit cards, factoring, leasing, installment credit products, loan brokering, or deposit brokering products.	522298
52	1.1.3					Securities origination services	Providing assistance to the issuers of securities (businesses and governments), in creating their securities and in distributing them to the investing public. May involve advising the issuer; purchasing the securities and selling them (underwriting); or acting as an agent in marketing the securities.	523110 523910
52	1.1.3.1					Public offering services	Providing assistance to the issuers of securities (businesses and governments), in creating the initial issue of the security and in arranging for its distribution to the public. The terms of the service are defined in an underwriting agreement. The underwriter may purchase the securities from the issuing company, and sell them, or may act as an agent to distribute the securities to investors. If the entire authorized issue is not immediately released to investors, subsequent distributions of the remaining securities (known as secondary distributions) by the underwriter are included in this product.	523110
52	1.1.3.1.1	X				Public offering services for equity securities	Providing public offering services to the issuers of equity securities.	523110
52	1.1.3.1.2	X				Public offering services for debt securities	Providing public offering services to the issuers of debt securities.	523110

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52	1.1.3.1.2.1		X		X	Public offering services for asset-backed securities	Providing public offering services to the issuers of asset-backed debt securities.	523110
52	1.1.3.1.2.9		X		X	Public offering services for debt securities (except asset-backed)	Providing public offering services to the issuers of debt securities, other than asset-backed securities.	523110
52	1.1.3.2					Private placement services for securities	Providing assistance to the issuers of securities (businesses and governments), in creating the initial issue of the security and in arranging for its sale directly to a private group of investors.	523110
52	1.1.3.2.1	X				Private placement services for equity securities	Providing private placement services to issuers of equity securities, in creating the initial issue of the security and in arranging for its sale directly to a private group of investors.	523110
52	1.1.3.2.2	X				Private placement services for debt securities	Providing private placement services to issuers of debt securities, in creating the initial issue of the security and in arranging for its sale directly to a private group of investors.	523110
52	1.1.3.2.2.1		X		X	Private placement services for asset-backed securities	Providing private placement services to issuers of asset-backed securities, in creating the initial issue of the security and in arranging for its sale directly to a private group of investors.	523110
52	1.1.3.2.2.9		X		X	Private placement services for debt securities (except asset-backed)	Providing private placement services to issuers of debt securities, other than asset-backed securities, in creating the initial issue of the security and in arranging for its sale directly to a private group of investors.	523110
52	1.2					Brokering and dealing services	<p>Providing brokering or dealing services for trades in securities and commodity contracts.</p> <p>Includes:</p> <ul style="list-style-type: none"> • providing both brokerage services (receiving a commission or fee) and dealing or market making services (earning a spread). • trading on exchanges and over-the-counter. • providing correspondent services between brokers. <p>Excludes:</p> <ul style="list-style-type: none"> • providing exchange services (e.g., provision of facilities, trade execution services provided by exchanges to brokers and dealers) is in product 1.6.2.3, Security and commodity exchange services. • trading securities and commodity contracts on own account is in product 1.4, Trading securities and commodity contracts on own account. • providing origination services or secondary distribution services for securities is in products under 1.1.3, Securities origination products. 	523110 523120 523130 523140

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52	1.2.1					Brokering and dealing services for debt instruments	Providing brokering and dealing services for debt instruments	523110 523120
52	1.2.1.1					Brokering and dealing services for money market instruments	Providing brokering and dealing services for money market instruments.	523110 523120
52	1.2.1.1.1	X				Brokering and dealing services for negotiable certificates of deposit	Providing brokering and dealing services for negotiable certificates of deposit.	523110 523120
52	1.2.1.1.2	X				Brokering and dealing services for commercial paper issued by financial institutions	Providing brokering and dealing services for commercial paper issued by financial institutions.	523110 523120
52	1.2.1.1.3	X				Brokering and dealing services for commercial paper issued by non-financial institutions	Providing brokering and dealing services for commercial paper issued by non-financial institutions.	523110 523120
52	1.2.1.1.4	X				Brokering and dealing services for bankers' acceptances	Providing brokering and dealing services for bankers' acceptances.	523110 523120
52	1.2.1.1.5	X				Brokering and dealing services for treasury bills	Providing brokering and dealing services for treasury bills.	523110 523120
52	1.2.1.1.9	X				Brokering and dealing services for other money market instruments	Providing brokering and dealing services for money market instruments, other than commercial paper, bankers' acceptances, negotiable certificates of deposit, or treasury bills.	523110 523120
52	1.2.1.2					Brokering and dealing services for other debt instruments	Providing brokering and dealing services for debt instruments, other than money market instruments.	523110 523120

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.2.1.2.1	X				Brokering and dealing services for corporate and trust notes and bonds	Providing brokering and dealing services for corporate notes and bonds.	523110 523120
52	1.2.1.2.1.1		X		X	Brokering and dealing services for corporate and trust notes and bonds, investment grade	Providing brokering and dealing services for investment-grade corporate notes and bonds.	523110 523120
52	1.2.1.2.1.1.1				X	Brokering and dealing services for government-sponsored entity notes and bonds	Providing brokering and dealing services for notes and bonds issued by corporate entities sponsored by governments. Excludes: • providing brokering and dealing services for notes and bonds issued by government agencies is in product 1.2.1.2.2, Brokering and dealing products, national government notes and bonds.	523110 523120
52	1.2.1.2.1.1.9				X	Brokering and dealing services for corporate and trust notes and bonds, investment grade, except government-sponsored entity notes and bonds	Providing brokering and dealing services for investment-grade corporate notes and bonds, except those of government-sponsored entities.	523110 523120
52	1.2.1.2.1.2		X		X	Brokering and dealing services for corporate and trust notes and bonds, not investment grade or unrated	Providing brokering and dealing services for corporate notes and bonds that are not of investment-grade quality, or are unrated.	523110 523120
52	1.2.1.2.1.3		X		X	Brokering and dealing services for asset-backed securities	Providing brokering and dealing services for asset-backed securities. Includes: • providing brokering and dealing services for securities issued by government-sponsored enterprises.	523110 523120

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.2.1.2.1.3.1		X		X	Brokering and dealing services for mortgage-backed securities	Providing brokering and dealing services for mortgage-backed securities.	525990
52	1.2.1.2.1.3.9		X		X	Brokering and dealing services for asset-backed securities except mortgages	Providing brokering and dealing services for asset-backed securities, other than mortgage-backed securities.	522110 523110 523120
52	1.2.1.2.1.4			X		Brokering and dealing services for financial corporation notes and bonds	Providing brokering and dealing services for notes and bonds of financial corporations.	522110 523110 523120
52	1.2.1.2.1.4.1			X		Brokering and dealing services for financial promissory notes	<p>Providing brokering and dealing services for financial promissory notes, which are notes subscribed by financial lessors and financial factoring companies, for circulation in the financial markets.</p> <p>The risk assumed by the investor depends on the solidity of the issuing company, since there is no specific guarantee. The investor may know the degree of risk, according to the opinion of the securities rating institution. The financial lessors and financial factoring companies determine the term of the notes on a case by case basis, but it must not be less than one year nor more than three. The issuers freely determine, in each case, the interest rate they will be obliged to pay, with interest to be paid for specific periods in arrears. To determine the appropriate rates they may use as a reference the rates for bank instruments, as well as the yields in primary placement of CETES and BONDES. The intermediaries will collect the remuneration which they openly agree with their clients. These are traded by the brokerage house and credit institutions; the latter must negotiate through the brokerage houses. These securities may be acquired by natural or legal persons, of Mexican or foreign nationality, as well as by institutional investors.</p>	522110 523110 523120

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.2.1.2.1.4.2			X		Brokering and dealing services for ordinary participation certificates	<p>Providing brokering and dealing services for ordinary participation certificates, which are securities issued by a credit institution in the form of a trust, whose capital resources are made up of goods contributed to it.</p> <p>In spite of the fact that the issuer is a credit institution, it is only liable up to the amount of the fiduciary capital represented by the personal property (see note) contributed to the trust. These certificates are generally placed for terms of 3 to 8 years and may be amortized completely at the maturity date or by partial redemptions before that date. There may be a grace period for the amortization of the principal, that is a time following placement during which only interest is paid, and no principal is redeemed. The issuing bank may determine the yield, which is generally above the net yields offered by government or bank instruments. The intermediaries will collect the remuneration which they openly agree with their clients. These are traded the brokerage house and credit institutions; the latter must negotiate through the brokerage houses acting by way of trusts, mandates, or commissions. These securities may be acquired by natural or legal persons, of Mexican or foreign nationality, as well as by institutional investors.</p>	522110 523110 523120
52	1.2.1.2.1.4.3			X		Brokering and dealing services for bankers development bonds	Providing brokering and dealing services for bankers' development bonds.	522110 523110 523120
52	1.2.1.2.1.5			X		Brokering and dealing services for non-financial corporation notes and bonds	Providing brokering and dealing services for notes and bonds of non-financial corporations.	522110 523110 523120
52	1.2.1.2.1.5.1			X		Brokering and dealing services for medium-term promissory notes	<p>Providing brokering and dealing services for medium-term promissory notes, which are promissory notes destined to circulate in the securities markets, issued by Mexican companies for the medium term.</p> <p>The risk of these instruments is evaluated by a securities rating company, which takes into consideration the issuing company's capacity for repayment and liquidity, and the guarantee or banker's reference backing the issue. The issuing company may determine the yield, which is normally at a rate above the net yields offered by government or bank instruments. The securities will generate interest with the periodicity determined by the issuer, and for that purpose they carry attached numbered coupons. The intermediaries will collect the remuneration which they openly agree with their clients. These are traded by the brokerage house and credit institutions; the latter must negotiate through the brokerage houses acting by way of trusts, mandates, or commissions. These securities may be acquired by natural or legal persons, of Mexican or foreign nationality, as well as by institutional investors.</p>	522110 523110 523120

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.2.1.2.1.5.2			X		Brokering and dealing services for bonds	<p>Providing brokering and dealing services for bonds, which are credit documents issued on a large scale by a corporation with the objective of obtaining a public loan, generally medium term.</p> <p>They give their holders representative rights to a pro rata part of the total amount of the credit. Their risk depends on the guarantees which back the issue, since they may be IOUs, guaranteed, mortgages, prendarias (see note in next column), etc. The term to maturity varies from 3 to 8 years and may be amortized completely at the maturity date or by partial redemptions before that date. There may be a grace period for the amortization of the principal, that is a time following placement during which only interest is paid, and no principal is redeemed. The issuing corporation may determine the yield, which is generally above the net yields offered by government or bank instruments. The intermediaries will collect the remuneration which they openly agree with their clients. These are traded by the brokerage house and credit institutions. These securities may be acquired by natural or legal persons, of Mexican or foreign nationality, as well as by institutional investors.</p>	522110 523110 523120
52	1.2.1.2.2	X				Brokering and dealing services for national government notes and bonds	<p>Providing brokering and dealing services for notes and bonds issued by the national government.</p> <p>Includes:</p> <ul style="list-style-type: none"> • providing brokering and dealing services for bonds issued by government agencies. <p>Excludes:</p> <ul style="list-style-type: none"> • providing brokering and dealing services for bonds issued by government-owned commercial enterprises or by government-sponsored entities is in products under 1.2.1.2.1, Brokering and dealing products, corporate and trust notes and bonds. 	522110 523110 523120
52	1.2.1.2.3	X				Brokering and dealing services for state, provincial and local government notes and bonds	Providing brokering and dealing services for notes and bonds issued by sub-national levels of government.	522110 523110 523120
52	1.2.1.2.4	X				Brokering and dealing services for foreign government notes and bonds	Providing brokering and dealing services for notes and bonds issued by foreign governments.	523110 523120
52	1.2.2	X				Brokering and dealing services for equities	Providing brokering and dealing services for equity securities.	523110 523120

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.2.2.1		X		X	Brokering and dealing services for common stock	Providing brokering and dealing services for common stocks.	523110 523120
52	1.2.2.2		X		X	Brokering and dealing services for preferred stock	Providing brokering and dealing services for preferred stocks.	523110 523120
52	1.2.2.3		X		X	Brokering and dealing services for convertible bonds	Providing brokering and dealing services for convertible bonds.	523110 523120
52	1.2.2.4		X		X	Brokering and dealing services for warrants	Providing brokering and dealing services for warrants.	523110 523120
52	1.2.2.5			X		Brokering and dealing services for equities, industrial corporations	Providing brokering and dealing services for equities of industrial corporations.	523110 523120
52	1.2.2.6			X		Brokering and dealing services for equities, commercial corporations	Providing brokering and dealing services for equities of commercial corporations.	523110 523120
52	1.2.2.7			X		Brokering and dealing services for equities, non-financial services corporations	Providing brokering and dealing services for equities of non-financial services corporations.	523110 523120
52	1.2.2.8			X		Brokering and dealing services for equities, financial corporations	Providing brokering and dealing services for equities of financial services corporations.	523110 523120
52	1.2.2.9			X		Brokering and dealing services for equities, holding companies	Providing brokering and dealing services for equities of holding companies.	523110 523120
52	1.2.2.99		X	X	X	Brokering and dealing services for other equities	Providing brokering and dealing services for other equities.	523110 523120

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Industry Subject Area	Working Group Code	Tri- lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.2.2.99.1			X	X	Brokering and dealing services for American Depository Receipts (ADRs)	Providing brokering and dealing services for American Depository Receipts and similar certificates. Includes: • trading in International Depository Receipts, New York Shares, etc.	523110 523120
52	1.2.2.99.2			X		Brokering and dealing services for Estate Contribution Certificates	Providing brokering and dealing services for Estate Contribution Certificates	NA
52	1.2.2.99.9			X	X	Brokering and dealing services for other equities, nec	Providing brokering and dealing services for other equities, not elsewhere classified.	523110 523120
52	1.2.3					Brokering and dealing services for derivatives contracts	Providing brokering and dealing services for derivatives contracts.	523110 523120 523130 523140
52	1.2.3.1					Brokering and dealing services for derivatives contracts, exchange-traded	Providing brokering and dealing services for derivatives contracts on exchanges.	523110 523120 523130 523140
52	1.2.3.1.1	X				Brokering and dealing services for futures contracts, exchange-traded	Providing brokering and dealing services for futures contracts on exchanges.	523110 523120 523130 523140
52	1.2.3.1.2	X				Brokering and dealing services for option contracts, exchange-traded	Providing brokering and dealing services for option contracts on exchanges.	523110 523120 523130 523140
52	1.2.3.2					Brokering and dealing services for derivatives contracts, traded over-the-counter	Providing brokering and dealing services for derivatives contracts over-the-counter.	523130 523140

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.2.3.2.1	X				Brokering and dealing services for forward contracts, traded over-the-counter	Providing brokering and dealing services for forward contracts over-the-counter.	523130 523140
52	1.2.3.2.2	X				Brokering and dealing services for swaps, traded over-the-counter	Providing brokering and dealing services for swap contracts over-the-counter.	523130 523140
52	1.2.3.2.3	X				Brokering and dealing services for option contracts, traded over-the-counter	Providing brokering and dealing services for option contracts over-the-counter.	523130 523140
52	1.2.3.2.9	X				Brokering and dealing services for other derivatives contracts, traded over-the-counter	Providing brokering and dealing services for derivative contracts, other than forward, swap or option contracts, over-the-counter.	523130 523140
52	1.2.3.2.9.1				X	Brokering and dealing services for credit derivatives, traded over-the-counter	Providing brokering and dealing services for credit derivatives contracts over-the-counter.	523130 523140
52	1.2.3.2.9.9				X	Brokering and dealing services for other derivatives contracts, nec., traded over-the-counter	Providing brokering and dealing services for derivative contracts, other than forward, swap, option or credit derivatives contracts, over-the-counter.	523130 523140
52	1.2.4	X				Brokering and dealing services for foreign currency, wholesale	Providing brokering and dealing services for foreign currencies, on a wholesale basis, for a fee. Excludes: • retail buying and selling of currencies is in product 1.5.4, Foreign currency exchange services, retail.	523130 523140

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Industry Subject Area	Working Group Code	Tri- lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.2.5	X				Brokering and dealing services for investment company securities	Providing brokering and dealing services for investment company securities (mutual funds, closed-end funds, unit investment trusts).	522110 523110 523120 523920
52	1.2.5.1		X		X	Brokering and dealing services for open-end (mutual) funds	Providing brokering and dealing services for open-end funds, also known as mutual funds.	522110 523110 523120 523920
52	1.2.5.2		X		X	Brokering and dealing services for closed-end funds	Providing brokering and dealing services for closed-end funds.	522110 523110 523120 523920
52	1.2.5.3		X		X	Brokering and dealing services for unit investment trusts	Providing brokering and dealing services for unit investment trusts.	522110 523110 523120 523920
52	1.2.5.4			X		Brokering and dealing services for fixed-income funds	Providing brokering and dealing services for investment company fixed-income funds.	523110 523120
52	1.2.5.5			X		Brokering and dealing services for equity funds	Providing brokering and dealing services for investment company equity funds.	523110 523120
52	1.2.5.6			X		Brokering and dealing services for balanced funds	Providing brokering and dealing services for investment company balanced funds.	523110 523120
52	1.2.5.9		X	X	X	Brokering and dealing services for other investment company securities	Providing brokering and dealing services for other investment company funds.	522110 523110 523120 523920
52	1.2.6	X				Brokering and dealing services for other financial instruments	Providing brokering and dealing services for other financial instruments. Includes: • providing brokering and dealing services for commodity pools and face-amount certificates.	523110 523120 523920 523999

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.2.6.1		X		X	Brokering and dealing services for real estate investment trusts (REITs)	Providing brokering and dealing services for shares of Real Estate Investment Trusts.	523110 523120 523920
52	1.2.6.2		X		X	Brokering and dealing services for loans	Providing brokering and dealing services for individual loans in the secondary market. Excludes: • originating loans is in product 1.1.1, Loan services. • making loans through loan syndications is in product 1.1.1.2.2.4, Syndicated loans. • trading of collateralized loan obligations or other asset-backed securities is in products under 1.2.1.2.1.3, Brokering and dealing services for asset-backed securities.	523999
52	1.2.6.9		X		X	Brokering and dealing services for other financial instruments, nec.	Providing brokering and dealing services for other financial instruments, not elsewhere specified.	523999
52	1.2.7	X				Brokerage correspondent services	Providing brokering and dealing services, by a broker-dealer that has access to a particular securities exchange, for another brokerage that does not. The service consists of the former carrying out trades on behalf of the latter.	523110 523120 523140 523999
52	1.3					Financing related to securities	Providing financing services related to trading and dealing in securities. These services generally involve the use of securities as collateral, either to fund trading in the securities themselves or to provide financing for other purposes.	522110 523110 523120 523140
52	1.3.1	X				Securities lending	Providing financing involving the temporary transference of specific securities from one financial entity (including custodians) to another, under agreement to be returned on a specific date or on demand. Typically, securities lending occurs to cover a short sale or a customer's failure to deliver securities sold. The securities borrower in the transaction is generally required to provide cash or securities as collateral. Excludes: • providing financing using repurchase agreements is in product 1.3.2, Repurchase agreements.	522110 523110 523120 523140
52	1.3.2	X				Repurchase agreements	Providing financing through the temporary sale of a security to a counterparty for cash with an agreement to repurchase it at a fixed price on a specified future date. A reverse-repurchase agreement is from the perspective of the counterparty to a repurchase agreement, i.e., the purchase of a security from a counterparty for cash with an agreement to sell it at a fixed price on a specified future date.	522110 523110 523120 523140

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Industry Subject Area	Working Group Code	Tri- lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.3.9	X				Other financing related to securities	Providing financing related to trading and dealing in securities, other than securities lending and repurchase agreements.	522110 523110 523120 523140
52	1.3.9.1		X		X	Margin lending	Making loans to finance the purchase of securities, secured by the securities held in the investor's margin account.	522110 523110 523120 523140
52	1.3.9.9		X		X	Other financing related to securities, nec.	Providing financing related to trading and dealing in securities, not elsewhere classified.	522110 523110 523120 523140
52	1.4					Trading securities and commodity contracts on own account	Buying and selling security and commodity contracts on own account for capital gains.	522110 523110 523120 523130 523910 524111 524113 524114 524126 524127 524128
52	1.4.1	X				Trading debt instruments on own account	Buying and selling debt securities on own account for capital gains.	522110 523110 523120 523130 523910 524111 524113 524114 524126 524127 524128

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.4.2	X				Trading equities on own account	Buying and selling equity securities on own account for capital gains.	522110 523110 523120 523130 523910 524111 524113 524114 524126 524127 524128
52	1.4.3	X				Trading derivatives contracts on own account	Buying and selling derivative contracts on own account for capital gains.	522110 523110 523120 523130 523910 524111 524113 524114 524126 524127 524128
52	1.4.4	X				Trading foreign currency (wholesale) on own account	Buying and selling foreign currencies on own account for capital gains.	522110 523110 523120 523130 523910 524111 524113 524114 524126 524127 524128

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.4.9	X				Trading other securities and commodity contracts on own account	Buying and selling financial instruments other than debt securities, equity securities, derivative contracts or foreign currencies, on own account for capital gains.	522110 523110 523120 523130 523910 524111 524113 524114 524126 524127 524128
52	1.5					Account and cash management services	Providing money management services to customers, by means of deposit accounts (such as checking, saving and time accounts) and specialized cash management services, that enable businesses to handle cash, transfer monies, and in general make and receive payments.	522110 522120 522130 522190 522390 523991
52	1.5.1					Deposit account services, except business	Providing services related to general-purpose deposit accounts, both demand and time, which allow accounts to be created or closed, and used to make deposits, withdrawals, transfers, etc. Services may be sold individually or as a package of services. Excludes: • providing services related to specialized business deposit accounts is in products under 1.5.2, Cash handling and management products .	522110 522120 522130 522190 523991
52	1.5.1.1	X				Deposit account service packages, except business	Providing a bundle of deposit account-related services, such as checks, account statements, ATM transactions, etc., provided for a flat fee, usually paid monthly. May also include non-deposit services, such as travelers' checks. Excludes: • providing business account service packages is in product 1.5.2.1.1, Business account and cash management service packages.	522110 522120 522130 522190 523991

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.5.1.2	X				Separately-priced deposit account services, except business	<p>Providing deposit account-related services sold on an individual basis, such as check and share draft processing; handling of returned deposit items and non-sufficient funds situations; performing stop payments; providing statements, canceled checks and other information items; and providing window services.</p> <p>Includes:</p> <ul style="list-style-type: none"> • providing ATM services for regular deposit accounts of customers. • providing services related to time deposit accounts, such as early withdrawals. <p>Excludes:</p> <ul style="list-style-type: none"> • providing services to business deposit accounts is in product 1.5.2.1.2, Separately-priced business account and cash management services. 	522110 522120 522130 522190 523991
52	1.5.1.2.1		X		X	Separately-priced demand deposit account services, except business	<p>Providing deposit account-related services sold on an individual basis, such as check and share draft processing; handling of returned deposit items and non-sufficient funds situations; performing stop payments; providing statements, canceled checks and other information items; and providing window services.</p> <p>Includes:</p> <ul style="list-style-type: none"> • providing ATM services for demand deposit accounts of customers. <p>Excludes:</p> <ul style="list-style-type: none"> • providing services to business deposit accounts is in product 1.5.2.1.2, Separately-priced business account and cash management services. 	522110 522120 522130 522190 523991
52	1.5.1.2.1.1				X	Separately-priced check and share draft processing services, except business	<p>Providing services that clear checks and share drafts through demand deposit accounts, for which specific fees are charged by the financial institution.</p> <p>Excludes:</p> <ul style="list-style-type: none"> • providing services to business deposit accounts is in product 1.5.2.1.2, Separately-priced business account and cash management services. 	522110 522120 522130 522190 523991
52	1.5.1.2.1.2				X	Separately-priced services for deposit items returned, except business	<p>Providing services that return checks and similar items to an originating financial institution to have errors corrected, for which specific fees are charged by the drawee financial institution.</p> <p>Excludes:</p> <ul style="list-style-type: none"> • providing services to business deposit accounts is in product 1.5.2.1.2, Separately-priced business account and cash management services. 	522110 522120 522130 522190 523991

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.5.1.2.1.3				X	Separately-priced not sufficient funds services, except business	Returning checks because of insufficient funds available in the account, for which specific fees are charged to the writer of the check. Excludes: • providing services to business deposit accounts is in product 1.5.2.1.2, Separately-priced business account and cash management services.	522110 522120 522130 522190 523991
52	1.5.1.2.1.4				X	Separately-priced stop payment services, except business	Providing stop-payment services for checks, for which specific fees are charged to the writer of the check. Excludes: • providing services to business deposit accounts is in product 1.5.2.1.2, Separately-priced business account and cash management services.	522110 522120 522130 522190 523991
52	1.5.1.2.1.5				X	Separately-priced account information services, except business	Providing information services to customers regarding the status of their accounts and transactions made against the accounts. Includes: • providing balance inquiry services, monthly statements, and other customized information services offered to deposit account holders. Excludes: • providing services to business deposit accounts is in product 1.5.2.1.2, Separately-priced business account and cash management services.	522110 522120 522130 522190 523991
52	1.5.1.2.1.6				X	Separately-priced canceled check services, except business	Providing account holders with checks that have cleared through their accounts. Either originals or copies may be provided; copies may be printed or electronic. Microfilm or scanned files may be the source of copies. Excludes: • providing services to business deposit accounts is in product 1.5.2.1.2, Separately-priced business account and cash management services.	522110 522120 522130 522190 523991
52	1.5.1.2.1.7				X	Separately-priced window services, except business	Providing teller services to account holders, in the physical facilities of branches of financial institutions rather than by electronic methods. Excludes: • providing services to business deposit accounts is in product 1.5.2.1.2, Separately-priced business account and cash management services.	522110 522120 522130 522190 523991

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			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.5.1.2.1.8				X	Separately-priced ATM services, except business	Providing separately-charged for services to account holders, using automated banking machines. Excludes: • providing services to business deposit accounts is in product 1.5.2.1.2, Separately-priced business account and cash management services.	522110 522120 522130 522190 523991
52	1.5.1.2.1.9				X	Separately-priced demand deposit account services, nec., except business	Deposit account-related services sold on an individual basis, not elsewhere classified. Excludes: • providing services to business deposit accounts is in product 1.5.2.1.2, Separately-priced business account and cash management services.	522110 522120 522130 522190 523991
52	1.5.1.2.2		X		X	Separately-priced time deposit account services, except business	Services related to time deposit accounts. Revenues earned include fees such as early withdrawal penalties. Excludes: • providing services to business deposit accounts is in product 1.5.2.1.2, Separately-priced business account and cash management services.	522110 522120 522130 522190 523991
52	1.5.2					Cash handling and management services for business	Providing specialized deposit account and cash management services to business and government.	522110 522120 522130 522190 523991
52	1.5.2.1	X				Business account and cash management services	Providing deposit account services to businesses and similar clients, and manage the flow of funds into and out of these accounts. These services expedite collections while controlling disbursements. These services may be sold as individual services, or provided in bundled packages.	522110 522120 522130 522190 523991
52	1.5.2.1.1		X		X	Business account and cash management service packages	Providing a package of account and cash management services to business and similar clients, for a flat fee.	522110 522120 522130 522190 523991
52	1.5.2.1.2		X		X	Separately-priced business account and cash management services	Providing separately-priced account and cash management services to business and similar clients.	522110 522120 522130 522190 523991

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			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.5.2.1.2.1		X		X	Wire transfer services for business accounts	Providing funds transfer services for businesses, through interbank payment systems. Excludes: • fees charged to financial institutions for access to payments systems.	522110 522120 522130 522190 523991
52	1.5.2.1.2.2		X		X	Controlled and delayed disbursement services for business accounts	Providing services to businesses to manage payments in order to maximize funds available to the business.	522110 522120 522130 522190 523991
52	1.5.2.1.2.3		X		X	Depository transfer check services for business accounts	Providing services that facilitate transfers of funds from accounts at dispersed locations to a concentration account, by use of pre-printed, unsigned, non-negotiable bank drafts.	522110 522120 522130 522190 523991
52	1.5.2.1.2.4		X		X	Cash management concentration account services for business accounts	Providing services that manage transfers of funds between accounts.	522110 522120 522130 522190 523991
52	1.5.2.1.2.5		X		X	Lock box services for business accounts	Processing mail involving financial transactions. Includes: • depositing checks and providing transaction and summary reports, etc.	522110 522120 522130 522190 523991
52	1.5.2.1.2.6		X		X	Account reconciliation services for business accounts	Providing services that facilitate the reconciliation of customer's accounts.	522110 522120 522130 522190 523991
52	1.5.2.1.2.9		X		X	Separately-priced cash management services for business accounts, nec.	Providing separately-priced account and cash management services, not elsewhere classified, to business and similar clients.	522110 522120 522130 522190 523991
52	1.5.2.2	X				Correspondent account services	Providing interbank services for another bank's customers who require services either of a type their bank does not provide or in a location their bank does not operate in.	522110 523991

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52	1.5.2.9	X				Other cash handling and management services	Providing other specialized deposit account and cash management services to business and government. Includes: • providing coin and currency counting products. • providing night and lobby deposit box products.	522110 522120 522130 522190 523991
52	1.5.2.9.1		X		X	Coin and currency counting services	Providing services to count currency and coins.	522110 522120 522130 522190 523991
52	1.5.2.9.2		X		X	Night and lobby deposit box services	Providing services that enable business account holders to deposit their daily cash and other receipts after normal business hours.	522110 522120 522130 522190 523991
52	1.5.2.9.9		X		X	Other cash handling and management services, nec.	Providing other specialized deposit account and cash management services to business and government, not elsewhere specified.	522110 522120 522130 522190 523991
52	1.5.3					Document payment services	Providing documents that can be used as payment instruments, such as money orders, traveler's checks, and letters of credit, and providing services that facilitate the liquidity of such documents.. Includes: • providing certifying services for checks. • providing check cashing services.	522110 522120 522130 522190 522390 523991
52	1.5.3.1	X				Cashier's and certified check services	Providing certification services for checks that guarantee payment by a bank. Includes: • providing checks drawn on the bank by the bank itself (cashier's checks). • providing deposit account checks certified by the bank, so that the check becomes an obligation of the bank and is paid out of bank funds (certified check).	522110 522120 522130 522190 523991
52	1.5.3.2	X				Money order services	Providing money orders, a form of negotiable instrument calling for the payment of money to the named payee.	522110 522120 522130 522190 522390 523991

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			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.5.3.3	X				Traveler's check services	Providing traveler's checks, which are negotiable instruments sold in set denominations, in various currencies, paid in advance, with a guarantee of replacement by the issuing institution if lost or stolen.	522110 522120 522130 522190 522390 523991 561510
52	1.5.3.4	X				Letters of credit services	Providing documents that guarantee payment of a specific amount of money, by a bank or other issuing institution to a third party, if certain conditions are met.	522110
52	1.5.3.4.1				X	Traveler's letter of credit	Providing letters of credit addressed to a correspondent bank of the customer's bank.	522110
52	1.5.3.4.2				X	Standby letters of credit	Providing letters of credit that guarantee payment to a beneficiary if a bank's customer fails to meet the terms of a contract with the beneficiary. Also known as a performance bond.	522110
52	1.5.3.4.9				X	Services for letters of credit, nec.	Providing letters of credit, not elsewhere classified.	522110
52	1.5.3.9	X				Other document payment services	Providing documents that can be used as payment instruments, other than cashier's checks, certified checks, money orders, traveler's checks, and letters of credit, or providing services that facilitate the liquidity of such documents. Includes: • providing check cashing services.	522110 522120 522130 522190 522390 523991
52	1.5.3.9.1				X	Check cashing services	Cashing checks at a discount from the face value or for a fee.	522390
52	1.5.3.9.9				X	Other document payment services, nec.	Providing documents that can be used as payment instruments, not elsewhere classified.	522110 522120 522130 522190 523991
52	1.5.4	X				Foreign currency exchange services, retail	Exchanging the currency of one country for that of another, in small amounts for the convenience of travelers.	522110 522293 522390 523130
52	1.6					Products supporting financial services	Providing products that support the provision of financial services, such as trust services, stock exchanges, clearing and settlement systems, financial planning services, and investment management services.	522110 522120 523920 523991
52	1.6.1	X				Trust services	Providing trustee services that establish a fiduciary relationship between the financial institution/trustee and a client, requiring the trustee to manages property for the benefit of either the client or others.	522110 522120 523920 523991

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			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.6.1.1		X		X	Trust services for businesses and governments	Providing trustee services for businesses and governments.	522110 522120 523920 523991
52	1.6.1.1.1		X		X	Trust services for business and government retirement and benefit plans	Providing trustee services for business and government funds related to employee benefits and employee benefit plans, including profit-sharing plans.	522110 522120 523920 523991
52	1.6.1.1.1.1				X	Trust services for employee benefits	Providing trustee services for employee benefits and employee benefit plans, including health benefit plans, life insurance and annuity plans, and pension plans. Excludes: • acting as trustee for 401(K) and other tax-deferred plan is in product 1.6.1.1.1.2, Employee tax-deferred retirement plan products. • providing corporate trust agency services, such as safekeeping, custody, managing agent, and escrow agent are in product 1.6.1.1.3, Corporate trust agency products.	522110 522120 523920 523991
52	1.6.1.1.1.2				X	Trust services for employee tax-deferred retirement plans	Providing trustee services for an employee tax-deferred retirement plan, which is a benefit plan set up as a fund by firms to shelter income, designated for an employee's retirement, from taxes until they are withdrawn. The funds in this plan are not taxable to the employee and usually earn tax-free income until they are withdrawn. Includes: • 401(K) plans, cash or deferred arrangements (CODAs), and thrift savings plans.	522110 522120 523920 523991
52	1.6.1.1.1.3				X	Trust services for employee profit sharing plans	Providing trustee services for an employee profit sharing plan, which is a benefit plan set up by firms to have employees share in the profits of the company, either through a share of retained earnings, through company issued stock and bond issues, or through company issued futures and options contracts.	522110 522120 523920 523991
52	1.6.1.1.1.9				X	Trust services for business and government retirement and benefit plans, nec.	Providing trustee services for business and government retirement and benefit plans, not elsewhere classified, such as individual retirement accounts (IRAs), college scholarship and trust accounts, accident and health insurance, and tax-deferred medical, dental, and vision plans.	522110 522120 523920 523991
52	1.6.1.1.2		X		X	Corporate trust and administration services	Providing trustee and administration services for corporate funds. Excludes: • providing trustee services for employee benefits and employee benefit plans is in products under 1.6.1.1.1, Trust services for business and government retirement and benefit plans.	522110 522120 523920 523991

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			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.6.1.1.3		X		X	Corporate trust agency services	Providing corporate trust agency services, such as safekeeping, custody, managing agent, and escrow agent.	522110 523991
52	1.6.1.1.3.1				X	Transfer agent services	Issuing, registering, and redeeming securities on behalf of the issuers of the securities.	522110 523991
52	1.6.1.1.3.2				X	Registrar services	Maintaining records of the number of stock shares or securities canceled and reissued.	522110 523991
52	1.6.1.1.3.3				X	Paying agent services	Making principal and interest payments to bondholders.	522110 523991
52	1.6.1.1.3.4				X	Dividend reinvestment and disbursing services	Assisting a corporation and its many shareholders by providing for automatic reinvestment of their dividends in additional shares of stock or by providing for disbursement of dividends to other pre-designated beneficiaries.	522110 523991
52	1.6.1.1.3.5				X	Fiscal agent services	Acting in a non-fiduciary agency capacity (normally a bank or trust company) for an issuer of bonds or notes (usually a national, state, or municipal government or government body) to provide for control and servicing of the issue, including the payment of principal and interest, and to perform other duties related to financial matters.	522110 523991
52	1.6.1.1.3.6				X	Trust custody services for business and government	Providing corporate trust custody services, such as holding client's assets in safekeeping, collecting dividends and interest payments, and selling or delivering securities as instructed by the client.	522110 523991
52	1.6.1.2		X		X	Personal trust services	Providing trustee services to persons, under which a trustee holds legal title to property belonging to another, for the benefit of a beneficiary. Trust services are defined by an agreement, contract, a declaration in a will, or by order of a court.	522110 522120 523920 523991
52	1.6.1.2.1		X		X	Personal trust administration services	Administering and managing trusts, such as testamentary trusts, living trusts or institutional trusts, for the benefit of the designated beneficiaries, except guardianship trusts. Smaller trusts are managed commonly as commingled funds or common account trusts. Frequently, a trust administrator will enlist the services of a portfolio manager who will try to maximize the profits on the assets of the trust. In this event, it may be a bundled service.	522110 522120 523920 523991
52	1.6.1.2.2		X		X	Guardianship administration services	Administering a guardianship agreement wherein a guardian has a legal right to administer the assets of a person.	522110 522120 523920 523991
52	1.6.1.2.3		X		X	Personal trust agency services	Providing personal trust agency services, such as safekeeping, custody, escrow, and management of assets placed in trust accounts. As authorized by the owner, this service may include buying, exchanging, and selling securities and other assets in the trust at the discretion of the trustee, without written specific approval of owner for each transaction.	522110 522120 523920 523991
52	1.6.1.2.3.1				X	Personal trust safekeeping services	Protecting securities and other assets placed in trust accounts. Includes issuing specific receipts for and maintaining itemized records of such assets, and returning the entrusted assets at the request of the owner.	522110 522120 523920 523991

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52	1.6.1.2.3.2				X	Personal trust custody services	Protecting assets placed in trust plus collecting and recording income earned by trust assets; buying and selling trust securities (only when specifically authorized by the owner); and providing periodic reports on status of trust assets to owner.	522110 522120 523920 523991
52	1.6.1.2.3.3				X	Personal trust escrow agent services	Providing third-party services to principals involved in business transactions. Includes: • holding securities, cash, property deeds, and other items in safe custody until the principals complete their business transaction.	522110 522120 523920 523991 531390
52	1.6.1.2.3.4				X	Personal trust managing agent services	Providing a comprehensive agency service for trusts that may include not only safekeeping, custody, and escrow services for trust assets but also financial planning; buying or selling trust assets at the discretion of the trustee without specific prior written approval from the owner for each transaction; receiving rents and paying expenses associated with trust assets; conducting other related financial transaction; and crediting or debiting the client's account accordingly.	522110 522120 523920 523991 531390
52	1.6.1.2.4		X		X	Estate services	Providing trust services for planning and settling estates.	522110 522120 523920 523991
52	1.6.1.2.4.1				X	Estate planning services	Providing pre-planning and disposition services for a client's assets after death. The objective of the process is to reduce estate taxes, settlement costs and other expenses to provide a maximum distribution to the heirs and beneficiaries of the estate. May or may not include preparation of a will.	522110 522120 523920 523991
52	1.6.1.2.4.2				X	Estate settlement services	Serving as executor or administrator of a person's estate. The activities performed include inventorying and valuing the estate; seeing that all necessary tax returns are filed; seeing that all debts and claims are settled; and distributing the remaining assets according to the will or as directed by law.	522110 522120 523920 523991

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52	1.6.1.2.4.2.1				X	Estate administration services	<p>Providing administration services for estates.</p> <p>Includes:</p> <ul style="list-style-type: none"> • immediate identification and valuation of estate assets; • collection of assets and recordkeeping; • liquidation of sufficient assets to settle debts and expenses; • professional management of assets until distribution to heirs; • postmortem tax planning to minimize income taxes and estate taxes; • prompt payment of estate and inheritance taxes; • review of insurance coverage and provisions for security of assets; • preparation of decedent's final income tax returns and all fiduciary income tax returns for the estate; • prompt distribution of assets to heirs; and • written accounting of all actions as executor. 	522110 522120 523920 523991
52	1.6.1.2.4.2.2				X	Executor services	Carrying out the instructions of a will or final testimony for a decedent. If the decedent has left assets, the executor must re-distribute them according to the pre-designated instructions. A probate court confirms that a designated executor is qualified to perform the duties in settling the estate.	522110 522120 523920 523991
52	1.6.1.3			X		Administration services for economic and social development funds	Managing funds and trusts that provide economic development and assistance to less-favored sectors.	92
52	1.6.1.3.1			X		Administration services for development funds and trusts	Managing government funds established to promote the furtherance of activities having low economic yields but which are important for society as a whole.	92
52	1.6.1.3.2			X		Administration services for social funds and trusts	Managing corporate or government funds and trusts created to promote and develop social, cultural and supporting activities for groups of persons who are handicapped and have scant economic resources.	92
52	1.6.1.4			X		Administration services for retirement and welfare funds	<p>Managing retirement funds (afores), whose purpose is the collection of funds to permit the retirement or pension of workers through the contributions of the companies and the government.</p> <p>Excludes:</p> <ul style="list-style-type: none"> • public administration of benefit plans. 	524292

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			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.6.1.5			X		Administration services for personal funds, trusts, and net worth	Managing trusts established by individuals or persons who ask banks to manage and administer monetary funds on behalf of a third party, whether it is an individual or a company. Both because of the origin of the funds and because of the objective of the trust, this refers to personal transactions, with no altruistic or social goal.	524292
52	1.6.1.5.1			X		Banking trusts	Includes management, guarantee and investment trusts.	NA
52	1.6.1.5.1.1			X		Administrative banking trusts	These are the trusts whose goal is that the fiduciary party manage or administer the entrusted capital resources.	NA
52	1.6.1.5.1.2			X		Guarantee banking trusts	These are the trusts whose goal is to ensure compliance with obligations entered into by the person establishing the trust, or by a third party.	NA
52	1.6.1.5.1.3			X		Investment banking trusts	Investment Trusts are an investment alternative in which the investors (trustors) contribute funds in domestic currency, to be administered by the trustee, and which may be used for the acquisition and/or management of securities, or for extending credit. The objective of the Investment Trusts is to offer investors the possibility of protecting and increasing their net worth without having to take risky decisions. By the form in which they are constituted, Investment Trusts may be of two types: a) Open: they allow new participants after being constituted; b) Closed: once in operation, no new participants are allowed. The Money Market Division of the (Central) Bank has an Open Investment Trust (in fixed-income securities) through the Customs and Excise Account, which is a Trust created for importing companies which are also exporters and for natural persons undertaking business activities, who elect to pay the corresponding taxes (taxes on external trade, and VAT) through deposits. This trust invests the funds in a portfolio of fixed-income government securities, and is made up of participation units.	NA
52	1.6.2					Support services for financial and commodity markets	Providing infrastructure as well as payment, clearing, and settlement services for conducting trades in securities and commodity contracts. Includes: • providing services that allow trade execution to take place on exchanges and electronic systems.	522329 523210
52	1.6.2.1	X				Payment clearing and settlement services for financial transactions, except trades of securities and commodity contracts	Providing services to clear and settle payments for financial transactions other than trades of securities and commodity contracts.	522320

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			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.6.2.2	X				Trade execution, clearing, and settlement services for security and commodity contracts	Providing services to execute, clear, and settle trades of securities and commodity contracts and other financial instruments.	522320 523110 523120 523210
52	1.6.2.2.1		X		X	Trade execution services for security and commodity contracts	Providing services to facilitate execution of trades on the exchange, including preparing the preliminary report and providing compare and clear services.	523210
52	1.6.2.2.2		X		X	Final clearing and settlement services for security and commodity contracts	Providing final clearance services for securities and commodity contract trades.	522320
52	1.6.2.3	X				Trading and clearing system services for security and commodity contracts	Providing services to facilitate trading by broker-dealers on securities or commodity contract trading systems, whether live floor exchanges or electronic systems. Includes: • providing the right of access to the systems and the right to make trades on the system. • providing space, equipment, software, and other fee-based services.	523210
52	1.6.2.3.1				X	Trade execution and clearing system access services for security and commodity contracts	Providing right of access to broker-dealers on securities or commodity contract trading systems, including the right to make trades on the system. May also include the right to participate in decision making activities of the system. Revenue for this product includes nonrefundable fees and dues, including memberships.	523210
52	1.6.2.3.2				X	Exchange infrastructure services for security and commodity contracts	Providing space, equipment, communications lines, and software to traders (by lease, rental, or sale) by securities and commodity exchanges, both on and off the trading floor. Includes: • installation services.	523210

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			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.6.2.4	X				Listing services for security and commodity contracts	Providing services for listing securities and other financial instruments on trading, clearing and settlement systems.	522320 523210
52	1.6.2.9	X				Support services for financial market and clearing products, nec.	Providing support services for financial market and clearing products, not elsewhere classified, such as coding services for securities.	522320 523210
52	1.6.3					Automated clearing house (ACH) services	Providing access to electronic networks known as Automated Clearing Houses (ACH) to clear and settle payments, such as utility bills and employee payrolls.	522320
52	1.6.3.1	X				Automated clearing house (ACH) services for payroll deposit	Providing access to ACH systems to account holders to allow automated deposit of payroll and other credits to accounts. These services make use of Automated Clearing Houses (ACH).	522320
52	1.6.3.2	X				Automated clearing house (ACH) services for bill and utility payment products	Providing access to ACH systems to account holders to allow automated withdrawals of bill payments and other debits from accounts.	522320
52	1.6.3.9	X				Automated clearing house (ACH) services, nec.	Providing ACH services, not elsewhere classified.	522320
52	1.6.4					Financial planning and investment management services	Providing financial planning, advisory, and investment management services.	522110 523110 523910 523920 523930 523991

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52	1.6.4.1	X				Financial management consulting services (for business and government)	<p>Providing advice and guidance concerning financial strategies, planning and control.</p> <p>Includes:</p> <ul style="list-style-type: none"> consulting on subjects such as working capital and liquidity management; determination of an appropriate capital structure; capital investment proposals; asset management; accounting policy and procedures; budgeting and budgetary controls; mergers, acquisitions, and divestitures (including methods of valuation, methods of payment, and methods of control); and international finance; etc. <p>Excludes:</p> <ul style="list-style-type: none"> managing investment portfolios. providing financial management consulting services bundled with implementation services. providing stand-alone services to implement a proposed solution. expert witness services in this field of expertise, sold separately. <p>Same as product 1.2 on 54161 list.</p>	522110 523110 523910 523920 523930 523991
52	1.6.4.1.1		X		X	Management accounting and controllership consulting services	<p>Providing advice and guidance related to budgeting; capital investment; responsibility accounting; financial information and reporting; and other accounting and controllership management functions.</p> <p>Excludes:</p> <ul style="list-style-type: none"> providing management accounting and controllership consulting services bundled with implementation services is covered by product 1.7.1, Management accounting and controllership consulting and implementation services bundle. providing stand-alone services to implement a proposed solution. providing strategic management consulting services for mergers and acquisitions is in product 1.1.2, Corporate development and restructuring consulting services. expert witness services in this field of expertise, sold separately, are in product 1.11, Expert witness services, management. <p>Same as product 1.2.1 on 54161 list.</p>	523110 523910 523930

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			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.6.4.1.2		X		X	Merger and acquisition financial consulting services	<p>Providing planning and advisory services to businesses on financial issues concerned with mergers, acquisitions, and divestitures (including methods of valuation, methods of payment, and methods of control).</p> <p>Includes:</p> <ul style="list-style-type: none"> • issuing fairness opinions. <p>Same as product 1.2.2 on 54161 list.</p>	523110
52	1.6.4.1.9		X		X	Financial management consulting services, nec.	<p>Providing financial management consulting services, not elsewhere classified.</p> <p>Includes:</p> <ul style="list-style-type: none"> • providing investment advisory services to investment companies. <p>Excludes:</p> <ul style="list-style-type: none"> • providing financial management consulting services, nec. bundled with implementation services. • providing stand-alone services to implement a proposed solution. • expert witness services in this field of expertise, sold separately. <p>Same as product 1.2.9 on on 54161 list.</p>	523110 523910 523930
52	1.6.4.2		X		X	Investment management services for businesses and governments	<p>Designing, and managing a portfolio of investments for a business or government client. The manager has a fiduciary responsibility to manage the assets prudently and choose whether stocks, bonds, real estate, or some other assets present the best opportunities for profit at a particular time. These services may be known as portfolio management services.</p> <p>Includes:</p> <ul style="list-style-type: none"> • management services of investment companies, as represented by the management charges made against funds. 	523920

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.6.4.3	X				Personal financial planning and investment management services	Providing financial planning, advisory, and investment management services for private individuals. Excludes: • providing corresponding services for trust accounts is in product 1.6.1.2.3, Personal trust agency services.	523920 523930
52	1.6.4.3.1		X		X	Personal financial planning and advice services	Providing planning and advisory services to private clients that enable them to meet their financial objectives. May include an assessment of the client's financial situation, advice on investments, use of financial services, financially-related legal and accounting issues, and tax reduction strategies. Includes: • credit counseling services. Excludes: • providing corresponding services for trust accounts is in product 1.6.1.2.3, Personal trust agency services. Includes product 4.4 on 54199 list.	523930
52	1.6.4.3.2		X		X	Personal investment management services	Designing and managing a portfolio of investments for a private client. The manager has a fiduciary responsibility to manage the assets prudently and choose whether stocks, bonds, real estate, or some other assets present the best opportunities for profit at a particular time. These services are also called portfolio management services. Excludes: • providing corresponding services for trust accounts is in product 1.6.1.2.3, Personal trust agency services.	523920
52	1.6.9	X				Other products supporting financial services	Providing other products supporting financial services.	522320 522390
52	1.6.9.1		X		X	Loan servicing	Providing loan administration services. Includes: • processing of payments for principal and interest; maintaining associated accounts such as escrow accounts for the payment of taxes and insurance; and providing loan information.	522390

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			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.6.9.2		X		X	ATM operation services	Providing ATM services to customers of other financial institutions. Excludes: • providing ATM services to a financial institution's own deposit holders is in products under 1.5, Account and cash management products.	522320
52	1.6.9.9		X		X	Other products supporting financial services, nec.	Providing financial support services, not elsewhere classified.	522320 522390
52	1.7					Insurance services	Providing underwriting services for insurance policies and support services for the provision of insurance. Insurance transfers risk from individuals to a larger group. Includes: • both direct underwriting services and reinsurance services. • providing support activities such as insurance agent and broker services.	524113 524114 524126 524127 524128 524130
52	1.7.1					Insurance underwriting services	Providing direct underwriting service for insurance policies. Includes: • underwriting policies that incorporate an investment feature, such as annuities.	524113 524114 524126 524127 524128
52	1.7.1.1					Underwriting services for life insurance policies and pensions	Providing direct underwriting services for life insurance policies and pension plans. Includes: • underwriting policies that incorporate an investment feature, such as annuities.	524113 524114
52	1.7.1.1.1	X				Underwriting services for life insurance	Providing direct underwriting services for life insurance policies. Includes: • underwriting policies that incorporate an investment feature, such as annuities.	524113 524114
52	1.7.1.1.1.1			X		Underwriting services for Individual life insurance policies	Direct underwriting of individual life insurance policies. Includes: • underwriting policies that incorporate an investment feature, such as annuities.	524113 524114

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			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.7.1.1.1.2			X		Underwriting services for group life insurance policies	Providing direct underwriting services for group life insurance policies. Includes: • underwriting policies that incorporate an investment feature, such as annuities.	524113 524114
52	1.7.1.1.1.3			X		Underwriting services for collective life insurance policies	Providing direct underwriting services for collective life insurance policies. Includes: • underwriting policies that incorporate an investment feature, such as annuities.	524113 524114
52	1.7.1.1.2	X				Underwriting services for pensions and annuities	Providing direct underwriting services for pension plan products, including annuities. Excludes • acting as the trustee of a business or government employee pension fund is in product 1.6.1.1.1, Trust services for business and government retirement and benefit plans.	524113 524114
52	1.7.1.1.2.1			X		Underwriting services for individual pensions and annuities	Providing direct underwriting services for individual pension plan products, including annuities. Excludes • acting as the trustee of a business or government employee pension fund is in product 1.6.1.1.1, Trust services for business and government retirement and benefit plans.	524113 524114
52	1.7.1.1.2.2			X		Underwriting services for group pensions and annuities	Providing direct underwriting services for group pension plan products, including annuities. Excludes • acting as the trustee of a business or government employee pension fund is in product 1.6.1.1.1, Trust services for business and government retirement and benefit plans.	524113 524114
52	1.7.1.1.2.3			X		Underwriting services for collective pensions and annuities	Providing direct underwriting services for collective pension plan products, including annuities. Excludes • acting as the trustee of a business or government employee pension fund is in product 1.6.1.1.1, Trust services for business and government retirement and benefit plans.	524113 524114
52	1.7.1.2	X				Underwriting services for health and accident insurance	Providing direct underwriting services for health and accident insurance policies.	524114

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.7.1.3					Underwriting services for property and casualty insurance	Providing direct underwriting services for property and casualty insurance policies. Includes: • providing underwriting services for surety bonds and related products.	524126 524128
52	1.7.1.3.1	X				Underwriting services for surety bonds and related products	Providing direct underwriting services for surety bonds and related products, in which one party guarantees the performance of a second party vis-à-vis another, thereby establishing a three-party relationship. The three parties are: the "principal", the party that undertakes the obligation; the "surety", the party that guarantees that the obligation will be performed; and the "obligee", the party who receives the benefit of the bond if the principal fails to meet the obligation. Includes product 1.9.9.2 on 81299 list.	524126
52	1.7.1.3.1.1			X		Underwriting services for surety bonds	Providing direct underwriting services for surety bonds that guarantee that the bonded party will either perform a contracted activity, such as completing a construction project on time, or else compensate the other parties to the contract. Includes: • providing underwriting services for contract and commercial surety bonds.	524126
52	1.7.1.3.1.2			X		Underwriting services for fidelity insurance	Providing direct underwriting services for fidelity insurance policies that protect employers against the dishonest acts of bonded employees. Includes: • providing underwriting services for fidelity insurance policies for financial institution and commercial businesses.	524126
52	1.7.1.3.1.3			X		Underwriting services for credit protection insurance	Providing direct underwriting services for policies that insure accounts-receivables in the event of defaults by purchasers, due to bankruptcy, etc. Includes: • providing underwriting services for financial guarantee products that guarantee payment of principal and interest on loans such as mortgage loans.	524128
52	1.7.1.3.1.9			X		Underwriting services for surety bonds and related products, nec.	Providing direct underwriting services for surety bonds and related products, not elsewhere classified. Includes: • providing underwriting services for criminal (e.g., "bail" bonds"). Includes product 1.9.9.2 on 81299 list.	524126

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.7.1.3.2	X				Underwriting services for vehicle property and liability insurance policies	<p>Providing direct underwriting services for property and casualty insurance policies related to the operation of personal or commercial vehicles. These policies provide financial protection against the loss of, or damage to, real and personal property caused by specific perils.</p> <p>Includes:</p> <ul style="list-style-type: none"> • providing underwriting services for policies that incorporate accident insurance. <p>Excludes:</p> <ul style="list-style-type: none"> • providing underwriting services for insurance policies for transportation establishments is in product 1.7.1.3.3.4, Underwriting services for transportation insurance policies. 	524126
52	1.7.1.3.3					Underwriting services for property and liability insurance policies, except vehicle	<p>Providing direct underwriting services for property and casualty insurance policies, except those related to the operation of vehicles, that provide financial protection against the loss of, or damage to, real and personal property caused by specific perils.</p> <p>Includes:</p> <ul style="list-style-type: none"> • providing underwriting services for policies that incorporate accident insurance. 	524126 524128
52	1.7.1.3.3.1	X				Underwriting services for agricultural multiple peril insurance policies	<p>Providing direct underwriting services for multiple peril insurance policies for farms and ranches that provide protection from losses as a result of all types of natural disasters.</p>	524126
52	1.7.1.3.3.2	X				Underwriting services for homeowners multiple peril insurance policies	<p>Providing direct underwriting services for homeowners policies that provide protection against damage to the building and its contents for a range of perils. Also known as "all risks" or "comprehensive". May include liability insurance.</p> <p>Includes:</p> <ul style="list-style-type: none"> • providing underwriting services for comprehensive insurance policies for tenants and condominium owners. 	524126
52	1.7.1.3.3.3	X				Underwriting services for commercial multiple peril insurance policies	<p>Providing direct underwriting services for non-agricultural business policies that provide protection against damage to the business' property for a range of perils. Also known as "all risks" or "comprehensive". May include liability insurance.</p>	524126

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.7.1.3.3.4	X				Underwriting services for transportation insurance policies	Providing direct underwriting services for insurance policies for transportation businesses, covering freight being transported, accident and liability insurance for passengers, property insurance for vessels, aircraft, etc. Includes: • providing underwriting services for inland marine, ocean marine, and airline transportation insurance.	524126
52	1.7.1.3.3.5	X				Underwriting services for fire insurance policies	Providing direct underwriting services for insurance policies that cover the specific peril of loss due to fire.	524126
52	1.7.1.3.3.6	X				Underwriting services for burglary and theft insurance policies	Providing direct underwriting services for insurance policies that cover the specific peril of loss due to burglary and theft.	524126
52	1.7.1.3.3.7	X				Underwriting services for glass and window insurance policies	Providing direct underwriting services for insurance policies that cover the specific peril of loss due to breakage of glass and windows.	524126
52	1.7.1.3.3.8	X				Underwriting services for earthquake insurance policies	Providing direct underwriting services for insurance policies that cover the specific peril of loss due to earthquakes.	524126
52	1.7.1.3.3.9	X				Underwriting services for property and liability insurance policies, nec.	Providing direct underwriting services for property and casualty insurance policies, not elsewhere classified. Includes: • providing underwriting services for extended warranties.	524126
52	1.7.1.3.4					Underwriting services for general liability insurance policies	Providing direct underwriting services for insurance policies that insure against financial loss arising from legal liability, such as liability for harm caused by a product or from professional incompetence.	524126
52	1.7.1.3.4.1	X				Underwriting services for product liability insurance policies	Providing direct underwriting services for insurance policies that insure against financial loss arising from legal liability for harm caused by a product sold by the policyholder.	524128
52	1.7.1.3.4.9	X				Underwriting services for general liability insurance policies, nec.	Providing direct underwriting services for insurance policies that insure against financial loss arising from legal liability, except product liability. Includes: • providing underwriting services for professional malpractice insurance.	524126

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.7.1.9					Underwriting services for other direct insurance policies	Providing direct underwriting services for insurance products other than life insurance, pension insurance products, health and accident insurance, surety bond and similar products, and property and casualty insurance. Includes: • traveler's insurance and title insurance.	524127 524128
52	1.7.1.9.1	X				Underwriting services for traveler's insurance policies	Providing direct underwriting services for insurance policies that protect travelers from loss due to trip cancellation, accidents, etc. Excludes: • providing underwriting services for policies that cover travelers only against medical expenses is in product 1.7.1.2, Underwriting services for health and accident insurance.	524128
52	1.7.1.9.2	X				Underwriting services for title insurance policies	Providing direct underwriting services for insurance policies that protect purchasers of property from loss due to a defective title to the property.	524127
52	1.7.1.9.9	X				Underwriting services for other direct insurance policies, nec.	Providing direct underwriting services for insurance policies that protect the insured from risks, not elsewhere classified. Includes: • providing underwriting services for insurance against miscellaneous financial losses.	524128
52	1.7.2					Reinsurance services	Providing reinsurance services to insurers in order to spread the risk of direct underwriting services. Includes: • retrocession contracts (the reinsurance of reinsurance).	524130
52	1.7.2.1	X				Reinsurance services for life and health insurance and annuities	Providing reinsurance services for life and health insurance. Includes: • providing reinsurance services for annuities.	524130
52	1.7.2.2	X				Reinsurance services for surety bond and related insurances	Providing reinsurance services for surety bonds.	524130
52	1.7.2.3	X				Reinsurance services for property and casualty insurance	Providing reinsurance services for property and casualty insurance policies.	524130

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.7.2.9	X				Reinsurance services, nec.	Providing reinsurance services, not elsewhere specified. Includes: • providing reinsurance services for liability insurance.	524130
52	1.7.3					Insurance support services	Providing services that support the underwriting and reinsuring of insurance policies.	524210 524291 524292 524298
52	1.7.3.1	X				Insurance brokerage and agency services	Acting as an agent or broker in selling insurance policies or reinsurance contracts. Includes: • liability and collision insurance, damage waivers, and equipment protection/warranty insurance.	524210
52	1.7.3.2	X				Claims adjustment services	Determining the amount, if any, to be paid to an insurance policy-holder making a claim under the policy. Includes: • services of public adjusters acting on behalf of policy-holders.	524291
52	1.7.3.3	X				Consulting services for insurance	Providing advice and guidance related to the issuance and purchase of insurance coverage. Includes: • providing advice and guidance related to actuarial consulting.	524298
52	1.7.3.9	X				Insurance support services, nec.	Providing services that support the underwriting and reinsuring of insurance policies, not elsewhere classified. Includes: • providing third-party administrative services to non-insurance companies that self-insure. • providing insurance processing services to handle policy applications, and premium processing, etc. • providing actuarial calculations.	524292 524298

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	1.8					Regulation of financial systems	<p>Providing services to regulate financial systems and markets and the participants in those systems and markets. These services are provided by central banks, other government agencies, and self-regulatory bodies such as stock exchanges.</p> <p>Includes:</p> <ul style="list-style-type: none"> certifying participants and enforcing regulations. <p>Excludes:</p> <ul style="list-style-type: none"> policy-making activities of central banks. 	521110 522320 523210 921130 926150
52	1.8.1	X				Regulation of securities markets	<p>Providing services to regulate securities markets and the participants in securities markets. These services are provided by central banks, other government agencies, and self-regulatory bodies such as stock exchanges.</p> <p>Includes:</p> <ul style="list-style-type: none"> certifying participants and enforcing regulations. 	521110 523210 813920 921130 926150
52	1.8.2	X				Regulation of credit markets	<p>Providing services to regulate credit markets and the participants in credit markets. These services are provided by central banks, other government agencies, and self-regulatory bodies.</p> <p>Includes:</p> <ul style="list-style-type: none"> certifying participants and enforcing regulations. <p>Excludes:</p> <ul style="list-style-type: none"> policy-making activities of central banks. 	521110 921130 926150
52	1.8.3	X				Regulation of insurance markets	<p>Providing services to regulate insurance markets and the participants in insurance markets. These services are provided by central banks, other government agencies, and self-regulatory bodies.</p> <p>Includes:</p> <ul style="list-style-type: none"> certifying participants and enforcing regulations. 	921130 926150
52	2					Related products	Other important products provided by financial establishments classified in NAICS 52.	52 others
52	2.1		X		X	Spot trading services for commodities	Providing services for trading commodities in the spot market..	523140

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			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	2.2			X	X	Reselling services for merchandise, retail	<p>Retailing of merchandise purchased on own account for resale or sold on a fee or commission basis for others. Includes reselling of apparel, memorabilia, publications, prepackaged foods and beverages, and other merchandise. Also includes vending machine sales. Revenue for this product includes the gross margin, fees, and commissions earned on sales.</p> <p>Same as product 15.1 on 711 list.</p>	523210
52	2.3	X				Securities information products	<p>Providing information about trading activities on stock and commodity exchanges.</p> <p>Includes:</p> <ul style="list-style-type: none"> • quotation information about individual stocks, including latest trade price and volume, current bid and offer prices, as well as the values of summary indexes. • information sold by the exchanges themselves and by resellers such as financial news services. <p>Subset of product 5 on 519 list.</p>	523210
52	2.4	X				Databases and other collections of information	<p>Collections of data or bodies of information in which the primary content is other than contact information. These are usually compiled and organized for rapid retrieval by computer.</p> <p>Includes:</p> <ul style="list-style-type: none"> • databases and other collections published in print, online, or on electronic and other media. • custom designed databases. • published archives of newspapers, periodicals, and other publications. • published collections of facts compiled from public domain materials such as legal cases, annual reports of publicly traded companies, and other public documents. <p>Same as product 3 on 51114 list.</p>	523120 524113 524114 524126 524127 524130 524210 (partial list)

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			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	2.5				X	Rental of real estate	<p>Renting or leasing land, residential buildings and other facilities used as principal residences of households, and non-residential buildings and other facilities.</p> <p>Includes:</p> <ul style="list-style-type: none"> • leasing the right to exploit inland surface waters for recreational or other purposes, including fishing. • renting or leasing trailers and mobile homes. • renting rooms in apartment hotels, rooming houses and dormitories, when used as principal accommodation. • renting or leasing sites on a "concession" basis for such purposes as selling merchandise or meals at entertainment and sports venues. • renting space for meetings, conventions, weddings, parties, and similar events. • renting or leasing self-storage space. • renting or leasing engineering works and structures. <p>Excludes:</p> <ul style="list-style-type: none"> • rents, royalties or other payments paid for the right to explore for or exploit deposits of minerals or fossil fuels. • providing a location for the display of advertising messages, such as on billboards or walls. • providing a location for the placement of coin-operated machines such as children's mechanical rides and vending machines. • renting space for use as temporary accommodation, such as hotel rooms and camp sites used by travelers. • renting and leasing parking spaces. <p>Same as product 1 on 531 list.</p>	522110 531311 531312
52	2.6			X		Real estate appraisal services	<p>Providing assessments and related services regarding the value of real estate, in order to assist clients in acquiring or selling real estate assets; or in obtaining a loan; or in paying taxes.</p> <p>Includes:</p> <ul style="list-style-type: none"> • appraisals, appraisal reviews, and appraisal consulting assignments. <p>Excludes:</p> <ul style="list-style-type: none"> • providing advice about real estate and property matters, not associated with providing an appraisal. <p>Same as product 5 on 531 list.</p>	531320

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	2.7	X				Rental of safe deposit boxes	Renting secure boxes, of various sizes, wherein one can store relatively small items of value, such as cash, gold, jewelry, or documents.	522110 531130 561431 812990
52	2.8				X	Tax preparation and representation services	<p>Providing one or more of the following services: preparing client income and other tax returns; reviewing returns prepared by others; filing returns; preparing supplementary documents associated with returns; and representing client at tax audits and appeals.</p> <p>Includes:</p> <ul style="list-style-type: none"> • compilation of financial statements when bundled with tax preparation services for a single fee. <p>Excludes:</p> <ul style="list-style-type: none"> • providing a bundled general accounting and tax preparation service for a single fee. <p>Same as product 1.2.4.2 on 5412 list.</p>	522110 541213 541219
52	2.9			X		Electronic tax payments	Providing electronic filing of Federal tax returns with the Internal Revenue Service, sold separately from tax preparation services..	522110 541213 541219
52	2.10				X	Payroll services	<p>Providing one or more of the following services: processing payroll; withholding deductions; remitting deductions and employer's contributions to government-mandated and other plans; and filing reports.</p> <p>Excludes:</p> <ul style="list-style-type: none"> • providing a bundled bookkeeping, compilation, and payroll service for a single fee, where payroll services involve more than payroll calculations. • providing a bundled bookkeeping and compilation services, with or without payroll calculation services, for a single fee. <p>Same as product 1.2.3 on 5412 list.</p>	522110 541214 541219

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Industry Subject Area	Working Group Code	Tri-lateral Detail	National Product Detail			United States		
			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	2.11				X	Legal services for wills, estates and trusts	<p>Providing legal advice, representation, drafting of documents and related services concerning estates and trusts. Services include all conferences; preparation of documents; and attendance at execution of documents. Revenue for this product includes additional charges that may be made for unusual services such as numerous client conferences, designation of beneficiaries, changes in documents, unusual trusts (e.g., charitable trusts) and so forth.</p> <p>Includes:</p> <ul style="list-style-type: none"> • preparing: simple (non-trust) wills; wills with non-tax trusts; wills with tax-related trusts; and inter vivos funded third party (revocable living) trusts, etc. <p>Excludes:</p> <ul style="list-style-type: none"> • criminal law legal services. • civil negligence legal services. <p>Same as product 1.2.2 on 5411 list.</p>	522110 523991 541199
52	2.12				X	Notarization and certification services	<p>Providing notarization and certification services. Notaries are persons who are legally recognized as having the authority to witness signing of documents, certify the identity of individuals when document are signed, and certify that copies of documents are true and correct copies of existing original documents.</p> <p>Same as product 4.3 on 5411 list.</p>	441110 522110 522120 522130 541199
52	2.13			X		Legal and accounting support services for funds	<p>Providing a bundled legal and accounting support service for funds. Includes detailing the legal and tax status of transactions and the maintenance of detailed debits and credits in various charts of accounts for the benefit of clients.</p>	522110 523991 541199 541219
52	2.14				X	Tax strategy services for business	<p>Helping businesses to establish a tax-friendly environment (sometimes through the establishment of an offshore facility), through the use of accounting, legal, and other services.</p> <p>Subset of product 1.6.1 on 54161 list.</p>	522110 523991 551114 561110
52	2.15				X	Debt recovery and collection services	<p>Initiating and securing the receipt of payment from delinquent debtors.</p> <p>Same as product 8 on 5614 list.</p>	561440

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			Can	Méx	US	Title	Definition	NAICS Industries Producing the Product
52	2.16		X		X	Formulation and implementation of economic policy	Services produced by governments in the course of formulating and implementing economic policy.	521110 522320 523210 921130 926110 926150